WHAT IS CLAIMED IS:

1.   A method of sharing revenue associated with receiving and distributing negative collection information, the method comprising:

receiving first negative collection information from a first collection agency;

5   storing data indicative of the first collection agency and the first negative collection information with a logical association between the data indicative of the first collection agency and the first negative collection information;

receiving second negative collection information from a second collection

10   agency;

storing data indicative of the second collection agency and the second negative collection information with a logical association between the data indicative of the second collection agency and the second negative collection information;

15   receiving login information from a subscriber;

authenticating the login information;

receiving a request for a credit report from the subscriber;

generating the credit report, the credit report incorporating at least a portion of the first negative collection information;

20   transmitting the credit report to the subscriber;

charging the subscriber a first fee; and

paying the first agency a second fee.

2.   A method as defined in claim 1, wherein paying the first agency a second fee

comprises determining the credit report incorporates at least a portion of the first negative collection information.

3.   A method as defined in claim 2, wherein determining the credit report incorporates at least a portion of the first negative collection information comprises retrieving the logical association between the data indicative of the first collection agency and the first negative collection information.

4.   A method as defined in claim 1, wherein generating the credit report includes generating the credit report to incorporate at least a portion of the second negative collection information.

5.   A method as defined in claim 4, further comprising paying the second agency a third fee.

6.   A method as defined in claim 5, wherein the second fee is based on a level of negative collection information contribution from the first collection agency and the third fee is based on a level of negative collection information contribution from the second collection agency.

7.   A method as defined in claim 6, wherein the level of negative collection information contribution from the first collection agency is a function of the amount of negative collection information received from the first collection agency that is used in the credit report.

8.   A method as defined in claim 6, wherein the level of negative collection information contribution from the first collection agency is a function of the type of negative collection information received from the first collection agency that is used in the credit report.

9.   A method as defined in claim 6, wherein the level of negative collection

information contribution from the first collection agency is a function of the amount of negative collection information received from the first collection agency over a predetermined period of time.

10. A method as defined in claim 5, wherein a ratio of the second fee over the third fee is within 10% of a ratio of an amount of first negative collection information over an amount of second negative collection information.

11. A method as defined in claim 5, wherein the sum of the second fee added to the third fee is less than the first fee.

12. A method as defined in claim 1, wherein the second fee comprises a portion of the first fee.

13. A method as defined in claim 1, wherein the first fee is a periodic subscription fee.

14. A method as defined in claim 1, wherein the first fee is a transaction fee associated with generating the credit report.

15. A method as defined in claim 1, wherein the first negative collection information is associated with a person and the method further comprises merging the first negative collection information with previously stored negative collection information associated with the person.

16. A method as defined in claim 1, wherein receiving first negative collection information from a first collection agency comprises receiving the first negative collection information via the Internet.

17. A method as defined in claim 16, wherein receiving first negative collection information from a first collection agency does not include receiving the first negative collection

information via any of a magnetic tape, a magnetic disk, and an optical disk.

18.   A method as defined in claim 16, wherein receiving first negative collection information from a first collection includes receiving the first negative collection information via any of a magnetic tape, a magnetic disk, and an optical disk.

19.   An apparatus structured to share revenue associated with negative collection information, the apparatus comprising:

a processor; and

a memory device operatively coupled to the processor, the memory device storing a software program structured to cause the processor to:

receive first negative collection information from a first collection agency;

store data indicative of the first collection agency and the first negative collection information with a logical association between the data indicative of the first collection agency and the first negative collection information;

receive second negative collection information from a second collection agency;

store data indicative of the second collection agency and the second negative collection information with a logical association between the data indicative of the second collection agency and the second negative collection information;

generate a credit report, the credit report incorporating at least a

portion of the first negative collection information;

charge a subscriber a first fee; and

pay the first agency a second fee based on a level of contribution

of negative collection information from the first collection

agency.

20.   An apparatus as defined in claim 19, wherein the software program is further

structured to cause the processor to:

receive login information from the subscriber;

authenticate the login information;

receive a request for the credit report from the subscriber; and

transmit the credit report to the subscriber.

21.   An apparatus as defined in claim 19, wherein the level of contribution from the

first collection agency is a function of the amount of negative collection information received

from the first collection agency that is used in the credit report.

22.   An apparatus as defined in claim 19, wherein software program is structured to

receive the first negative collection information via the Internet.

23.   A machine readable medium storing instructions structured to cause a machine to:

receive first negative collection information from a first collection agency;

store data indicative of the first collection agency and the first negative collection

information with a logical association between the data indicative of the

first collection agency and the first negative collection information;

receive second negative collection information from a second collection agency;

store data indicative of the second collection agency and the second negative collection information with a logical association between the data indicative of the second collection agency and the second negative collection information;

generate a credit report, the credit report incorporating at least a portion of the first negative collection information;

charge a subscriber a first fee; and

pay the first agency a second fee based on a level of contribution of negative collection information from the first collection agency.

24. A machine readable medium as defined in claim 23, wherein the instructions are further structured to cause the machine to:

receive login information from the subscriber;

authenticate the login information;

receive a request for the credit report from the subscriber; and

transmit the credit report to the subscriber.

25. A machine readable medium as defined in claim 24, wherein the level of contribution from the first collection agency is a function of the amount of negative collection information received from the first collection agency that is used in the credit report.

26. A machine readable medium as defined in claim 25, wherein instructions are further structured to cause the machine to receive the first negative collection information via the internet.

27. A method for displaying collection information in real-time, said collection information being received from one or more subscribers, the method comprising:

receiving first collection information from a first collection agency;

storing data indicative of the first collection agency and the first collection information with a logical association between the data indicative of the first collection agency and the first collection information;

receiving second collection information from a second collection agency;

storing data indicative of the second collection agency and the second collection information with a logical association between the data indicative of the second collection agency and the second collection information;

receiving login information from a subscriber;

authenticating the login information;

receiving a request for a credit report from the subscriber;

generating the credit report in real-time, the credit report incorporating at least a portion of the first collection information; and

transmitting the credit report to the subscriber.

28. A method as defined in claim 27, wherein the first and second collection information includes negative collection information.

29. A method as defined in claim 28, wherein generating the credit report which incorporates at least a portion of the first negative collection information comprises retrieving the logical association between the data indicative of the first collection agency and the first negative collection information.

30. A method as defined in claim 27, wherein generating the credit report includes

generating the credit report to incorporate at least a portion of the second collection information.

31. A method as defined in claim 28, wherein the first negative collection information is associated with a person and the method further comprises merging the first negative collection information with previously stored negative collection information associated with the person.

32. A method as defined in claim 28, wherein receiving first negative collection information from a first collection agency comprises receiving the first negative collection information via the Internet.

33. A method as defined in claim 32, wherein receiving first negative collection information from a first collection agency does not include receiving the first negative collection information via any of a magnetic tape, a magnetic disk, and an optical disk.

34. A method as defined in claim 32, wherein receiving first negative collection information from a first collection includes receiving the first negative collection information via any of a magnetic tape, a magnetic disk, and an optical disk.

35. An apparatus structured to display collection information to one or more subscribers in real-time, said one or more subscribers being suppliers of the collection information, the apparatus comprising:

a processor; and

a memory device operatively coupled to the processor, the memory device storing

a software program structured to cause the processor to:

receive first collection information from a first collection agency;

store data indicative of the first collection agency and the first collection information with a logical association between

the data indicative of the first collection agency and the first collection information;

receive second collection information from a second collection agency;

5   store data indicative of the second collection agency and the second collection information with a logical association between the data indicative of the second collection agency and the second collection information; and

generate a credit report, the credit report incorporating at least a

10   portion of the first collection information.

36.   An apparatus as defined in claim 35, wherein the software program is further structured to cause the processor to:

receive login information from the subscriber;

authenticate the login information;

15   receive a request for the credit report from the subscriber; and

transmit the credit report to the subscriber in real-time.

37.   An apparatus as defined in claim 36, wherein the first and second collection information is negative collection information received from the first and second collection agencies that is used in the credit report.

20   38.   An apparatus as defined in claim 37, wherein software program is structured to receive the first and second negative collection information via the Internet.

39.   A machine readable medium storing instructions structured to cause a machine to:

receive first collection information from a first collection agency;

store data indicative of the first collection agency and the first collection information with a logical association between the data indicative of the first collection agency and the first collection information;

5   receive second collection information from a second collection agency;

store data indicative of the second collection agency and the second collection information with a logical association between the data indicative of the second collection agency and the second collection information; and

generate a credit report, the credit report incorporating at least a portion of the

10   first collection information.

40. A machine readable medium as defined in claim 39, wherein the instructions are further structured to cause the machine to:

receive login information from the subscriber;

authenticate the login information;

15   receive a request for the credit report from the subscriber; and

transmit the credit report to the subscriber.

41.   A machine readable medium as defined in claim 40, wherein the first and second collection information includes negative collection information.

42.   A machine readable medium as defined in claim 41, wherein instructions are

20   further structured to cause the machine to receive the first negative collection information via the internet.